



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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**BHC Name** AMERICAN EXPRESS COMPANY

**City/State** NEW YORK, NY

## Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 188,548,000

Peer Group Number: 9 Number in Peer Group: \_\_\_\_\_

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

AMERICAN EXPRESS COMPANY  
200 VESEY STREET  
  
NEW YORK, NY 10285

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BHC Name

City/State

## Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000) .....	188,042,750	188,628,000	193,637,000	181,288,750	167,044,250
Net income (\$000) .....	8,060,000	3,139,000	6,758,000	6,926,000	2,733,000
Number of BHCs in peer group .....					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	4.12			4.23			4.45			4.23			3.87		
+ Non-interest income .....	18.40			14.90			18.05			18.04			16.19		
– Overhead expense .....	18.06			14.45			16.36			15.96			13.97		
– Provision for credit losses .....	-0.75			2.51			1.84			1.83			1.64		
+ Securities gains (losses) .....	0			0			0			0			0		
+ Other tax equivalent adjustments .....	0			0			0			0			0		
= Pretax net operating income (tax equivalent) .....	5.63			2.25			4.35			4.48			4.46		
Net operating income .....	4.29			1.66			3.49			3.82			1.64		
Net income .....	4.29			1.66			3.49			3.82			1.64		
Net income (Subchapter S adjusted) .....															
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	5.40			5.90			6.92			6.49			5.77		
Interest expense .....	0.77			1.23			1.98			1.80			1.42		
Net interest income (tax equivalent) .....	4.63			4.68			4.94			4.69			4.35		
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.83			2.63			2.28			2.11			1.85		
Earnings coverage of net loan and lease losses (X) .....	8.93			2.81			3.70			4.12			4.66		
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	2.36			4.88			2.11			2			1.78		
Allowance for loan and lease losses / Total loans and leases .....	2.36			4.88			2.11			2			1.78		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.15			0.26			0.40			0.36			0.34		
30–89 days past due loans and leases / Total loans and leases .....	0.30			0.37			0.59			0.57			0.56		
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	24.43			13.79			42.08			44.80			47.05		
Net short-term noncore funding dependence .....	2.17			-19.44			5.41			3.37			1.54		
Net loans and leases / Total assets .....	75.15			59.61			73.81			73.55			70.56		
<b>Capitalization</b>															
Tier 1 leverage ratio .....	10.46			10.95			10.21			10.41			8.60		
Holding company equity capital / Total assets .....	11.76			12.01			11.63			11.82			10.06		
Total equity capital (including minority interest) / Total assets .....	11.79			12.02			11.66			11.86			10.06		
Common equity tier 1 capital / Total risk-weighted assets .....	10.54			13.51			10.71			11.02			9.04		
Net loans and leases / Equity capital (X) .....	6.39			4.96			6.35			6.22			7.02		
Cash dividends / Net income .....	17.73			46.89			21.29			19.55			46.25		
Cash dividends / Net income (Subchapter S adjusted) .....															
<b>Growth Rates</b>															
Assets .....	-1.47			-3.50			5.15			4.11			14.01		
Equity capital .....	-3.50			-0.36			3.50			22.33			-11.11		
Net loans and leases .....	24.21			-22.07			5.53			8.52			13.82		
Noncore funding .....	-13.04			-26.86			-0.41			0.06			30.61		
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	25.40			21.78			8.67			2.87			21.18		
Long-term debt / Equity capital .....	75.22			77.48			96.99			78.76			48.50		
Equity investment in subsidiaries / Equity capital .....	102.01			101.41			100.44			100.06			99.86		
Cash from ops + noncash items + op expense / Op expense + dividends .....	368.04			145.27			264.02			138.59			277.50		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	8,850,000	9,779,000	11,308,000	9,943,000	8,144,000	-9.50	22.83
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	8,850,000	9,779,000	11,308,000	9,943,000	8,144,000	-9.50	22.83
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	8,850,000	9,779,000	11,308,000	9,943,000	8,144,000	-9.50	22.83
Investment interest income (tax equivalent).....	84,000	135,000	203,000	125,000	127,000	-37.78	-57.14
Interest on balances due from depository institutions.....	88,000	153,000	555,000	524,000	294,000	-42.48	-30.71
Interest income on other earning assets.....	12,000	17,000	22,000	22,000	17,000	-29.41	50.00
Total interest income (tax equivalent).....	9,034,000	10,084,000	12,088,000	10,614,000	8,582,000	-10.41	19.88
Interest on time deposits of \$250K or more.....	10,000	20,000	11,000	2,000	1,000	-50.00	
Interest on time deposits < \$250K.....	128,000	217,000	287,000	354,000	300,000	-41.01	
Interest on foreign office deposits.....	0	1,000	5,000	5,000	4,000	-100.00	-100.00
Interest on other deposits.....	316,000	702,000	1,256,000	926,000	474,000	-54.99	-5.67
Interest on other borrowings and trading liabilities.....	807,000	1,135,000	1,883,000	1,624,000	1,303,000	-28.90	-22.92
Interest on subordinated debt and mandatory convertible securities.....	22,000	22,000	22,000	33,000	30,000	0.00	-62.71
Total interest expense.....	1,283,000	2,097,000	3,464,000	2,944,000	2,112,000	-38.82	-24.66
Net interest income (tax equivalent).....	7,751,000	7,987,000	8,624,000	7,670,000	6,470,000	-2.95	32.88
Non-interest income.....	34,591,000	28,098,000	34,945,000	32,711,000	27,044,000	23.11	25.84
Adjusted operating income (tax equivalent).....	42,342,000	36,085,000	43,569,000	40,381,000	33,514,000	17.34	27.07
Overhead expense.....	33,956,000	27,259,000	31,673,000	28,927,000	23,336,000	24.57	46.49
Provision for credit losses.....	-1,419,000	4,726,000	3,554,000	3,319,000	2,738,000		
Securities gains (losses).....	0	0	-1,000	1,000	0		-100.00
Other tax equivalent adjustments.....	0	1,000	0	-5,000	2,000	-100.00	
Pretax net operating income (tax equivalent).....	10,581,000	4,253,000	8,422,000	8,130,000	7,442,000	148.79	29.70
Applicable income taxes.....	2,629,000	1,161,000	1,670,000	1,201,000	4,678,000	126.44	-2.19
Tax equivalent adjustments.....	1,000	2,000	4,000	2,000	31,000	-50.00	-98.18
Applicable income taxes (tax equivalent).....	2,630,000	1,163,000	1,674,000	1,203,000	4,709,000	126.14	-4.12
Minority interest.....	-109,000	-49,000	-10,000	1,000	0		
Net income before discontinued operations, net of minority interest.....	8,060,000	3,139,000	6,758,000	6,926,000	2,733,000	156.77	48.93
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	8,060,000	3,139,000	6,758,000	6,926,000	2,733,000	156.77	48.93
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	7,951,000	3,090,000	6,748,000	6,927,000	2,733,000	157.31	46.83
Investment securities income (tax equivalent).....	84,000	135,000	203,000	125,000	127,000	-37.78	-57.14
US Treasury and agency securities (excluding mortgage-backed securities) ..	58,000	95,000	143,000	62,000	18,000	-38.95	728.57
Mortgage-backed securities.....	1,000	1,000	1,000	2,000	2,000	0.00	-66.67
All other securities.....	25,000	39,000	59,000	61,000	107,000	-35.90	-86.56
Cash dividends declared.....	1,429,000	1,472,000	1,439,000	1,354,000	1,264,000	-2.92	17.42
Common.....	1,358,000	1,393,000	1,358,000	1,273,000	1,183,000	-2.51	19.44
Preferred.....	71,000	79,000	81,000	81,000	81,000	-10.13	-11.25

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

## Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	4.80			5.35			6.24			5.85			5.14		
Less: Interest expense .....	0.68			1.11			1.79			1.62			1.26		
Equals: Net interest income (tax equivalent) .....	4.12			4.23			4.45			4.23			3.87		
Plus: Non-interest income .....	18.40			14.90			18.05			18.04			16.19		
Equals: adjusted operating income (tax equivalent) .....	22.52			19.13			22.50			22.27			20.06		
Less: Overhead expense .....	18.06			14.45			16.36			15.96			13.97		
Less: Provision for credit losses .....	-0.75			2.51			1.84			1.83			1.64		
Plus: Realized gains (losses) on held-to-maturities securities .....	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities .....	0			0			0			0			0		
Plus: other tax equivalent adjustments .....	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent) .....	5.63			2.25			4.35			4.48			4.46		
Less: Applicable income taxes (tax equivalent) .....	1.40			0.62			0.86			0.66			2.82		
Less: Minority interest .....	-0.06			-0.03			-0.01			0			0		
Equals: Net operating income .....	4.29			1.66			3.49			3.82			1.64		
Plus: Net extraordinary items .....	0			0			0			0			0		
Equals: Net income .....	4.29			1.66			3.49			3.82			1.64		
Memo: Net income (last four quarters) .....	4.29			1.66			3.49			3.82			1.64		
Net income—BHC and noncontrolling (minority) interest .....	4.23			1.64			3.48			3.82			1.64		
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	88.99			90.53			90.16			90.20			89.04		
Average interest-bearing funds / Average assets .....	66.95			70.42			69.13			68.89			67.07		
Interest income (tax equivalent) / Average earning assets .....	5.40			5.90			6.92			6.49			5.77		
Interest expense / Average earning assets .....	0.77			1.23			1.98			1.80			1.42		
Net interest income (tax equivalent) / Average earning assets .....	4.63			4.68			4.94			4.69			4.35		
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	7.17			8.13			7.96			7.55			6.90		
Interest-bearing bank balances .....	0.32			0.50			2.35			2			1.21		
Federal funds sold and reverse repos .....	4.48			5.23			3.96			5.94			6.47		
Trading assets .....	0			0			0			0			0		
Total earning assets .....	5.40			5.90			6.92			6.49			5.75		
Investment securities (tax equivalent) .....	0.55			0.87			2.73			2.67			2.79		
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.55			0.58			2.07			1.94			1.61		
Mortgage-backed securities .....	4.88			3.05			2.31			3.54			2.60		
All other securities .....	2.78			4.35			6.08			3.93			3.39		
Interest-bearing deposits .....	0.53			1.17			2.17			1.92			1.37		
Time deposits of \$250K or more .....	1.38			2.35			2.40			1.19					
Time deposits < \$250K .....	2.39			2.42			2.47			2.24					
Other domestic deposits .....	0.40			1			2.11			1.82					
Foreign deposits .....	0			2.74			54.05			14.93			11.68		
Federal funds purchased and repos .....															
Other borrowed funds and trading liabilities .....	2.07			2.26			3.09			2.87			2.40		
All interest-bearing funds .....	1.02			1.58			2.59			2.36			1.89		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Non-interest Income and Expenses</b>					
Total non-interest income	34,591,000	28,098,000	34,945,000	32,711,000	27,044,000
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	97,000	90,000	98,000	107,000	101,000
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	236,000	218,000	302,000	307,000	318,000
Venture capital revenue	0	-3,000	-3,000	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-31,000	-3,000	9,000	36,000	14,000
Other non-interest income	34,289,000	27,796,000	34,539,000	32,261,000	26,611,000
Total overhead expenses	33,956,000	27,259,000	31,673,000	28,927,000	23,336,000
Personnel expense	6,240,000	5,718,000	5,911,000	5,250,000	5,258,000
Net occupancy expense	703,000	796,000	748,000	708,000	708,000
Goodwill impairment losses	0	0	0	1,000	0
Amortization expenses and impairment loss (other intangible assets)	57,000	54,000	49,000	212,000	207,000
Other operating expenses	26,956,000	20,691,000	24,965,000	22,756,000	17,163,000
Fee income on mutual funds and annuities	0	0	0	0	0
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	64,016	63,718	64,611	58,959	54,969
Average personnel expense per employee	97.48	89.74	91.49	89.04	95.65
Average assets per employee	2,937.43	2,960.36	2,996.97	3,074.83	3,038.88

## Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Mutual fund fee income / Non-interest income	0			0			0			0			0		
Overhead expenses / Net Interest Income + non-interest income	80.20			75.54			72.70			71.65			69.69		

## Percent of Average Assets

Total overhead expense	18.06			14.45			16.36			15.96			13.97		
Personnel expense	3.32			3.03			3.05			2.90			3.15		
Net occupancy expense	0.37			0.42			0.39			0.39			0.42		
Other operating expenses	14.37			11			12.92			12.67			10.40		
Overhead less non-interest income	-0.34			-0.44			-1.69			-2.09			-2.22		

## Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	80.19			75.54			72.70			71.64			69.63		
Personnel expense	14.74			15.85			13.57			13			15.69		
Net occupancy expense	1.66			2.21			1.72			1.75			2.11		
Other operating expenses	63.80			57.49			57.41			56.88			51.83		
Total non-interest income	81.69			77.87			80.21			81.01			80.69		
Fiduciary activities income	0			0			0			0			0		
Service charges on domestic deposit accounts	0			0			0			0			0		
Trading revenue	0.23			0.25			0.22			0.26			0.30		
Investment banking fees and commissions	0			0			0			0			0		
Insurance activities revenue	0.56			0.60			0.69			0.76			0.95		
Venture capital revenue	0			-0.01			-0.01			0			0		
Net servicing fees	0			0			0			0			0		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	-0.07			-0.01			0.02			0.09			0.04		
Other non-interest income	80.98			77.03			79.27			79.89			79.40		
Overhead less non-interest income	-1.50			-2.33			-7.51			-9.37			-11.06		
Applicable income taxes / Pretax net operating income (tax equivalent)	24.85			27.30			19.83			14.77			62.86		
Applicable income tax + TE / Pretax net operating income + TE	24.86			27.35			19.88			14.80			63.28		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Assets**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	20,000	0	0	0	0		
Commercial and industrial loans	47,153,000	39,690,000	50,663,000	48,404,000	45,285,000	18.80	19.35
Loans to individuals	94,962,000	80,009,000	98,595,000	92,879,000	84,620,000	18.69	27.72
Loans to depository institutions and acceptances of other banks	62,000	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	2,921,000	227,000	284,000	264,000	228,000	1186.78	1608.19
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	145,118,000	119,926,000	149,542,000	141,547,000	130,133,000	21.01	27.26
Less: Allowance for loan and lease losses	3,421,000	5,852,000	3,162,000	2,835,000	2,317,000	-41.54	96.72
Net loans and leases	141,697,000	114,074,000	146,380,000	138,712,000	127,816,000	24.21	26.18
Debt securities that reprice or mature in over 1 year	1,035,000	1,847,000	1,721,000	2,121,000	1,882,000	-43.96	-44.38
Mutual funds and equity securities	111,000	129,000	163,000	48,000	54,000	-13.95	-43.94
Subtotal	142,843,000	116,050,000	148,264,000	140,881,000	129,752,000	23.09	24.91
Interest-bearing bank balances	20,085,000	29,733,000	20,522,000	24,282,000	27,661,000	-32.45	-2.80
Federal funds sold and reverse repos	463,000	92,000	87,000	64,000	48,000	403.26	302.61
Debt securities that reprice or mature within 1 year	1,633,000	19,812,000	6,745,000	2,644,000	1,293,000	-91.76	-27.39
Trading assets	6,000	18,000	7,000	12,000	17,000	-66.67	-79.31
Total earning assets	165,030,000	165,705,000	175,625,000	167,883,000	158,771,000	-0.41	20.10
Non-interest-bearing cash and due from depository institutions	1,292,000	2,984,000	3,613,000	3,296,000	5,148,000	-56.70	-60.59
Premises, fixed assets, and leases	3,056,000	3,002,000	2,592,000	1,616,000	1,565,000	1.80	95.65
Other real estate owned	0	0	0	0	0		
Investment in unconsolidated subsidiaries	891,000	844,000	1,249,000	1,191,000	1,159,000	5.57	-22.99
Intangible and other assets	18,279,000	18,830,000	15,235,000	14,610,000	14,505,000	-2.93	18.10
Total assets	188,548,000	191,365,000	198,314,000	188,596,000	181,148,000	-1.47	18.67
Quarterly average assets	186,461,000	187,756,000	195,720,000	186,432,000	174,754,000	-0.69	19.78
Average loans and leases (YTD)	123,380,500	120,230,000	141,984,250	131,769,750	117,953,750	2.62	10.53
<b>Memoranda</b>							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	145,118,000	119,926,000	149,542,000	141,547,000	130,133,000	21.01	27.26
Real estate loans secured by 1-4 family	20,000	0	0	0	0		
Commercial real estate loans	0	0	0	0	0		
Construction and land development	0	0	0	0	0		
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	2,779,000	21,788,000	8,629,000	4,813,000	3,229,000	-87.25	-35.49
U.S. Treasury securities	1,704,000	20,730,000	7,429,000	3,440,000	1,045,000	-91.78	269.63
US agency securities (excluding mortgage-backed securities)	6,000	7,000	9,000	10,000	11,000	-14.29	-50.00
Municipal securities	111,000	178,000	243,000	596,000	1,377,000	-37.64	-94.55
Mortgage-backed securities	18,000	30,000	41,000	51,000	69,000	-40.00	-81.05
Asset-backed securities	0	0	0	0	0		
Other debt securities	829,000	714,000	744,000	668,000	673,000	16.11	-44.95
Mutual funds and equity securities	111,000	129,000	163,000	48,000	54,000	-13.95	-43.94
Available-for-sale securities	2,668,000	21,659,000	8,466,000	4,765,000	3,229,000	-87.68	-38.07
U.S. Treasury securities	1,704,000	20,730,000	7,429,000	3,440,000	1,045,000	-91.78	269.63
US agency securities (excluding mortgage-backed securities)	6,000	7,000	9,000	10,000	11,000	-14.29	-50.00
Municipal securities	111,000	178,000	243,000	596,000	1,377,000	-37.64	-94.55
Mortgage-backed securities	18,000	30,000	41,000	51,000	69,000	-40.00	-81.05
Asset-backed securities	0	0	0	0	0		
Other debt securities	829,000	714,000	744,000	668,000	673,000	16.11	-44.95
Mutual funds and equity securities	0	0	0	0	54,000		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	30,000	85,000	44,000	-9,000	1,000	-64.71	130.77
Structured notes, fair value	0	0	0	0	0		
Pledged securities	41,000	61,000	99,000	16,000	28,000	-32.79	57.69

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## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits .....	342,000	335,000	183,000	176,000	77,000	2.09	418.18
NOW, ATS and transaction accounts .....	772,000	652,000	870,000	311,000	359,000	18.40	328.89
Time deposits less brokered deposits < \$250K .....	-11,515,000	-12,499,000	-14,878,000	-15,616,000	-14,599,000		
MMDA and other savings accounts .....	78,027,000	76,930,000	61,645,000	55,349,000	46,333,000	1.43	95.46
Other non-interest-bearing deposits .....	2,092,000	2,426,000	2,309,000	2,447,000	2,824,000	-13.77	-30.98
Core deposits .....	69,718,000	67,844,000	50,129,000	42,667,000	34,994,000	2.76	81.70
Time deposits of \$250K or more .....	512,000	917,000	610,000	264,000	111,000	-44.17	
Foreign deposits .....	738,000	902,000	470,000	488,000	478,000	-18.18	66.59
Federal funds purchased and repos .....	0	0	0	0	0		
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	3,001,000	752,000	1,168,000		-100.00
Other borrowings w/remaining maturity of 1 year or less .....	10,007,000	10,006,000	12,133,000	10,144,000	9,869,000	0.01	-13.46
Other borrowings w/remaining maturity over 1 year .....	30,313,000	34,227,000	49,329,000	49,624,000	46,966,000	-11.44	-17.86
Brokered deposits < \$250K .....	15,508,000	19,583,000	24,198,000	28,836,000	31,462,000	-20.81	
Noncore funding .....	57,078,000	65,635,000	89,741,000	90,108,000	90,054,000	-13.04	-17.22
Trading liabilities .....	4,000	18,000	5,000	9,000	15,000	-77.78	-85.19
Subordinated notes and debentures + trust preferred securities .....	598,000	598,000	597,000	1,003,000	1,079,000	0.00	-40.08
Other liabilities .....	38,918,000	34,276,000	34,714,000	32,450,000	36,788,000	13.54	29.56
Total liabilities .....	166,316,000	168,371,000	175,186,000	166,237,000	162,930,000	-1.22	20.19
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	1,584,000	1,584,000	1,584,000	1,584,000	1,584,000	0.00	0.00
Common stock .....	153,000	161,000	163,000	170,000	172,000	-4.97	-15.47
Common surplus .....	10,182,000	10,576,000	10,482,000	10,843,000	10,843,000	-3.73	-10.26
Retained earnings .....	13,474,000	13,834,000	13,864,000	12,493,000	8,262,000	-2.60	30.02
Accumulated other comprehensive income .....	-2,945,000	-2,895,000	-2,737,000	-2,597,000	-2,428,000		
Other equity capital components .....	-271,000	-279,000	-292,000	-207,000	-217,000		
Total holding company equity capital .....	22,177,000	22,981,000	23,064,000	22,284,000	18,216,000	-3.50	8.22
Noncontrolling (minority) interest in subsidiaries .....	55,000	13,000	64,000	75,000	2,000	323.08	400.00
Total equity capital, including minority interest .....	22,232,000	22,994,000	23,128,000	22,359,000	18,218,000	-3.31	8.43
Total liabilities and capital .....	188,548,000	191,365,000	198,314,000	188,596,000	181,148,000	-1.47	18.67
<b>Memoranda</b>							
Non-interest-bearing deposits .....	3,166,000	3,655,000	2,947,000	3,083,000	3,345,000	-13.38	-9.08
Interest-bearing deposits .....	83,310,000	85,591,000	72,460,000	69,172,000	63,700,000	-2.66	59.07
Total deposits .....	86,476,000	89,246,000	75,407,000	72,255,000	67,045,000	-3.10	54.82
Long-term debt that reprices within 1 year .....	7,614,000	6,876,000	8,693,000	12,271,000	15,078,000	10.73	-52.55
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	22,981,000	23,064,000	22,284,000	18,216,000	20,493,000		
Accounting restatements .....	0	0	0	34,000	0		
Net income .....	8,060,000	3,139,000	6,758,000	6,926,000	2,733,000		
Net sale of new perpetual preferred stock .....	-16,000	0	0	0	0		
Net sale of new common stock .....	-7,378,000	-721,000	-4,403,000	-1,376,000	-4,057,000		
Sale of treasury stock .....	6,000	6,000	4,000	9,000	8,000		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	1,429,000	1,472,000	1,439,000	1,354,000	1,264,000		
Change in other comprehensive income .....	-50,000	-158,000	-140,000	-169,000	356,000		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	3,000	-877,000	0	-2,000	-53,000		
Holding company equity capital, ending balance .....	22,177,000	22,981,000	23,064,000	22,284,000	18,216,000		



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## Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Total Assets</b>															
Real estate loans	0.01			0			0			0			0		
Commercial and industrial loans	25.01			20.74			25.55			25.67			25		
Loans to individuals	50.36			41.81			49.72			49.25			46.71		
Loans to depository institutions and acceptances of other banks	0.03			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	1.55			0.12			0.14			0.14			0.13		
Net loans and leases	75.15			59.61			73.81			73.55			70.56		
Debt securities over 1 year	0.55			0.97			0.87			1.12			1.04		
Mutual funds and equity securities	0.06			0.07			0.08			0.03			0.03		
Subtotal	75.76			60.64			74.76			74.70			71.63		
Interest-bearing bank balances	10.65			15.54			10.35			12.88			15.27		
Federal funds sold and reverse repos	0.25			0.05			0.04			0.03			0.03		
Debt securities 1 year or less	0.87			10.35			3.40			1.40			0.71		
Trading assets	0			0.01			0			0.01			0.01		
Total earning assets	87.53			86.59			88.56			89.02			87.65		
Non-interest cash and due from depository institutions	0.69			1.56			1.82			1.75			2.84		
Other real estate owned	0			0			0			0			0		
All other assets	11.79			11.85			9.62			9.24			9.51		
<b>Memoranda</b>															
Short-term investments	11.76			25.94			13.79			14.31			16.01		
U.S. Treasury securities	0.90			10.83			3.75			1.82			0.58		
US agency securities (excluding mortgage-backed securities)	0			0			0			0.01			0.01		
Municipal securities	0.06			0.09			0.12			0.32			0.76		
Mortgage-backed securities	0.01			0.02			0.02			0.03			0.04		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0.44			0.37			0.38			0.35			0.37		
Loans held-for-sale	0			0			0			0			0		
Loans held for investment	76.97			62.67			75.41			75.05			71.84		
Real estate loans secured by 1-4 family	0.01			0			0			0			0		
Revolving	0.01			0			0			0			0		
Closed-end, secured by first liens	0			0			0			0			0		
Closed-end, secured by junior liens	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		



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## Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	0.01			0			0			0			0		
Real estate loans secured by 1-4 family	0.01			0			0			0			0		
Revolving	0.01			0			0			0			0		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0.04			0			0			0			0		
Commercial and industrial loans	32.49			33.10			33.88			34.20			34.80		
Loans to individuals	65.44			66.72			65.93			65.62			65.03		
Credit card loans	48.58			50.13			49.02			49.11			47.98		
Agricultural loans	0			0			0			0			0		
Other loans and leases	2.01			0.19			0.19			0.19			0.18		
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	0.09			0			0			0			0		
Real estate loans secured by 1-4 family	0.09			0			0			0			0		
Revolving	0.09			0			0			0			0		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0.28			0			0			0			0		
Commercial and industrial loans	214.81			159.62			222.30			220.97			265.79		
Loans to individuals	432.61			321.76			432.62			424.01			496.65		
Credit card loans	321.15			241.77			321.68			317.32			366.48		
Agricultural loans	0			0			0			0			0		
Other loans and leases	13.31			0.91			1.25			1.21			1.34		
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	0.02			0.06			0.05			0.06			0.05		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.11			0.28			0.32			0.36			0.37		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.11			0.28			0.32			0.36			0.37		

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## Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Total Assets</b>															
Short-term investments	11.76			25.94			13.79			14.31			16.01		
Liquid assets	12.50			28.01			15.99			16.52			18.77		
Investment securities	1.47			11.39			4.35			2.55			1.78		
Net loans and leases	75.15			59.61			73.81			73.55			70.56		
Net loans, leases and standby letters of credit	75.15			59.61			73.81			73.55			70.56		
Core deposits	36.98			35.45			25.28			22.62			19.32		
Noncore funding	30.27			34.30			45.25			47.78			49.71		
Time deposits of \$250K or more	0.27			0.48			0.31			0.14			0.06		
Foreign deposits	0.39			0.47			0.24			0.26			0.26		
Federal funds purchased and repos	0			0			0			0			0		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	-0.25			-0.05			-0.04			-0.03			-0.03		
Commercial paper	0			0			1.51			0.40			0.64		
Other borrowings w/remaining maturity of 1 year or less	5.31			5.23			6.12			5.38			5.45		
Earning assets that reprice within 1 year	59.43			64.57			58.68			58.40			57.26		
Interest-bearing liabilities that reprice within 1 year	1.71			2			2.34			2.52			2.91		
Long-term debt that reprices within 1 year	4.04			3.59			4.38			6.51			8.32		
Net assets that reprice within 1 year	53.69			58.98			51.96			49.37			46.03		
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	24.43			13.79			42.08			44.80			47.05		
Net short-term noncore funding dependence	2.17			-19.44			5.41			3.37			1.54		
Short-term investment / Short-term noncore funding	87.74			183.35			77.32			85.04			93.55		
Liquid assets - short-term noncore funding / Nonliquid assets	-1.03			19.25			-2.20			-0.37			2.04		
Net loans and leases / Total deposits	163.86			127.82			194.12			191.98			190.64		
Net loans and leases / Core deposits	203.24			168.14			292.01			325.10			365.25		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.16			0.42			0.22			-0.05			0.01		
Structured notes appreciation (depreciation) / Tier 1 capital															
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0			0			0			0			0		
Available-for-sale securities	96.01			99.41			98.11			99			100		
U.S. Treasury securities	61.32			95.14			86.09			71.47			32.36		
US agency securities (excluding mortgage-backed securities)	0.22			0.03			0.10			0.21			0.34		
Municipal securities	3.99			0.82			2.82			12.38			42.64		
Mortgage-backed securities	0.65			0.14			0.48			1.06			2.14		
Asset-backed securities	0			0			0			0			0		
Other debt securities	29.83			3.28			8.62			13.88			20.84		
Mutual funds and equity securities	3.99			0.59			1.89			1			1.67		
Debt securities 1 year or less	58.76			90.93			78.17			54.93			40.04		
Debt securities 1 to 5 years	32.39			7.59			15.44			33.39			29.89		
Debt securities over 5 years	4.86			0.89			4.51			10.68			28.40		
Pledged securities	1.48			0.28			1.15			0.33			0.87		
Structured notes, fair value	0			0			0			0			0		
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-55.31			81.46			1.35			-6.94			25.94		
Investment securities	-87.25			152.50			79.29			49.06			-25.05		
Core deposits	2.76			35.34			17.49			21.93			-8.80		
Noncore funding	-13.04			-26.86			-0.41			0.06			30.61		

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## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	327,855,000	315,389,000	306,418,000	301,526,000	273,274,000
Commit: Secured commercial real estate loans	0	0	0	0	0
Commit: Unsecured real estate loans	0	24,000	70,000	26,000	0
Credit card lines (reported semiannually, June/Dec)	327,181,000	314,405,000	305,269,000	301,269,000	272,933,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	12,850,000	15,800,000	22,550,000	24,000,000	23,800,000
Futures and forward foreign exchange	32,556,000	26,111,000	36,486,000	29,143,000	30,131,000
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	6,000	6,000
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

## Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)	173.88			164.81			154.51			159.88			150.86		
Standby letters of credit	0			0			0			0			0		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0			0			0			0			0		
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0			0			0		
Derivative contracts	24.08			21.90			29.77			28.18			29.78		
Interest rate contracts	6.82			8.26			11.37			12.73			13.14		
Interest rate futures and forward contracts	0			0			0			0			0		
Written options contracts (interest rate)	0			0			0			0			0		
Purchased options contracts (interest rate)	0			0			0			0			0		
Interest rate swaps	6.82			8.26			11.37			12.73			13.14		
Foreign exchange contracts	17.27			13.64			18.40			15.45			16.63		
Futures and forward foreign exchange contracts	17.27			13.64			18.40			15.45			16.63		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	0			0			0			0			0		
Equity, commodity, and other derivative contracts	0			0			0			0			0		
Commodity and other futures and forward contracts	0			0			0			0			0		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		

## Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)	265.73			262.32			215.81			228.83			231.68		
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## Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Notional Amount</b>					
Derivative contracts	45,406,000	41,911,000	59,036,000	53,149,000	53,937,000
Interest rate contracts	12,850,000	15,800,000	22,550,000	24,000,000	23,800,000
Foreign exchange contracts	32,556,000	26,111,000	36,486,000	29,143,000	30,131,000
Equity, commodity, and other contracts	0	0	0	6,000	6,000
<b>Derivatives Position</b>					
Futures and forwards	32,556,000	26,111,000	36,486,000	29,143,000	30,131,000
Written options	0	0	0	6,000	6,000
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	6,000	6,000
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	12,850,000	15,800,000	22,550,000	24,000,000	23,800,000
Held for trading	955,000	1,215,000	1,214,000	1,208,000	925,000
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	955,000	1,215,000	1,214,000	1,208,000	925,000
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	44,451,000	40,696,000	57,822,000	51,941,000	53,012,000
Interest rate contracts	12,850,000	15,800,000	22,550,000	24,000,000	23,800,000
Foreign exchange contracts	31,601,000	24,896,000	35,272,000	27,935,000	29,206,000
Equity, commodity, and other contracts	0	0	0	6,000	6,000
Derivative contracts (excluding futures and FX 14 days or less)	45,406,000	41,911,000	58,965,000	53,143,000	53,931,000
One year or less	37,356,000	29,061,000	43,162,000	34,143,000	34,573,000
Over 1 year to 5 years	8,050,000	12,000,000	14,953,000	16,750,000	17,107,000
Over 5 years	0	850,000	850,000	2,250,000	2,251,000
Gross negative fair value (absolute value)	138,000	702,000	440,000	214,000	218,000
Gross positive fair value	590,000	629,000	343,000	514,000	210,000
Held for trading	10,000	27,000	12,000	16,000	17,000
Non-traded	580,000	602,000	331,000	498,000	193,000
Current credit exposure on risk-based capital derivative contracts	497,000	531,000	253,000	424,000	130,000
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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## Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	28.30			37.70			38.20			45.16			44.13		
Foreign exchange contracts .....	71.70			62.30			61.80			54.83			55.86		
Equity, commodity, and other contracts .....	0			0			0			0.01			0.01		
Futures and forwards .....	71.70			62.30			61.80			54.83			55.86		
Written options .....	0			0			0			0.01			0.01		
Exchange-traded .....	0			0			0			0			0		
Over-the-counter .....	0			0			0			0.01			0.01		
Purchased options .....	0			0			0			0			0		
Exchange-traded .....	0			0			0			0			0		
Over-the-counter .....	0			0			0			0			0		
Swaps .....	28.30			37.70			38.20			45.16			44.13		
Held for trading .....	2.10			2.90			2.06			2.27			1.71		
Interest rate contracts .....	0			0			0			0			0		
Foreign exchange contracts .....	2.10			2.90			2.06			2.27			1.71		
Equity, commodity, and other contracts .....	0			0			0			0			0		
Non-traded .....	97.90			97.10			97.94			97.73			98.29		
Interest rate contracts .....	28.30			37.70			38.20			45.16			44.13		
Foreign exchange contracts .....	69.60			59.40			59.75			52.56			54.15		
Equity, commodity, and other contracts .....	0			0			0			0.01			0.01		
Derivative contracts (excluding futures and forex 14 days or less) .....	100			100			99.88			99.99			99.99		
One year or less .....	82.27			69.34			73.11			64.24			64.10		
Over 1 year to 5 years .....	17.73			28.63			25.33			31.52			31.72		
Over 5 years .....	0			2.03			1.44			4.23			4.17		
Gross negative fair value (absolute value) .....	0.30			1.67			0.75			0.40			0.40		
Gross positive fair value .....	1.30			1.50			0.58			0.97			0.39		
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01			0.03			0.02			0.01			0.01		
Gross positive fair value (X) .....	0.03			0.03			0.02			0.03			0.01		
Held for trading (X) .....	0			0			0			0			0		
Non-traded (X) .....	0.03			0.03			0.02			0.03			0.01		
Current credit exposure (X) .....	0.03			0.03			0.01			0.02			0.01		
Credit losses on derivative contracts .....	0			0			0			0			0		
<b>Past Due Derivative Instruments Fair Value</b>															
30–89 days past due .....	0			0			0			0			0		
90+ days past due .....	0			0			0			0			0		
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.30			0.38			0.15			0.27			0.09		

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## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	5,852,000	3,162,000	2,835,000	2,317,000	1,739,000
Gross losses	2,088,000	4,134,000	4,148,000	3,598,000	2,952,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,059,000	973,000	915,000	817,000	774,000
Net losses	1,029,000	3,161,000	3,233,000	2,781,000	2,178,000
Provision for loan and lease losses	-1,392,000	4,641,000	3,554,000	3,319,000	2,738,000
Adjustments	-10,000	1,210,000	6,000	-20,000	18,000
Ending balance	3,421,000	5,852,000	3,162,000	2,835,000	2,317,000
Memo: Allocated transfer risk reserve (ATTR)	0	3,000	7,000	6,000	11,000

### Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Provision for loan and lease losses / Average assets	-0.74			2.46			1.84			1.83			1.64		
Provision for loan and lease losses / Average loans and leases	-1.13			3.86			2.50			2.52			2.32		
Provision for loan and lease losses / Net loan and lease losses	-135.28			146.82			109.93			119.35			125.71		
Allowance for loan and lease losses / Total loans and leases not held for sale	2.36			4.88			2.11			2			1.78		
Allowance for loan and lease losses / Total loans and leases	2.36			4.88			2.11			2			1.78		
Allowance for loan and lease losses / Net loans and leases losses (X)	3.32			1.85			0.98			1.02			1.06		
Allowance for loan and lease losses / Nonaccrual assets	1,598.60			1,847			526.41			551.65			524.32		
ALLL / 90+ days past due + nonaccrual loans and leases	715.69			939.33			251.55			260.33			244.41		
Gross loan and lease losses / Average loans and leases	1.69			3.44			2.92			2.73			2.50		
Recoveries / Average loans and leases	0.86			0.81			0.64			0.62			0.66		
Net losses / Average loans and leases	0.83			2.63			2.28			2.11			1.85		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses	25.62			23.46			25.43			27.68			29.88		
Earnings coverage of net loan and lease losses (X)	8.93			2.81			3.70			4.12			4.66		

### Net Loan and Lease Losses By Type

Real estate loans	0														
Real estate loans secured by 1-4 family	0														
Revolving	0														
Closed-end															
Commercial real estate loans															
Construction and land development															
1-4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Commercial and industrial loans	0.38			2.36			1.66			1.64			1.44		
Loans to individuals	0.89			2.78			2.43			2.14			1.81		
Credit card loans	1.09			3.10			2.66			2.32			1.95		
Agricultural loans															
Loans to foreign governments and institutions	-2.04														
Other loans and leases	0.14			0			0			0			0		

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## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases	440,000	441,000	877,000	800,000	726,000
90+ days past due loans and leases	264,000	306,000	655,000	574,000	504,000
Nonaccrual loans and leases	214,000	317,000	602,000	515,000	444,000
Total past due and nonaccrual loans and leases	918,000	1,064,000	2,134,000	1,889,000	1,674,000
Restructured 30–89 days past due	109,000	70,000	31,000	21,000	9,000
Restructured 90+ days past due	49,000	15,000	12,000	7,000	6,000
Restructured nonaccrual	22,000	14,000	10,000	6,000	6,000
Total restructured loans and leases	180,000	99,000	53,000	34,000	21,000
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	2,915,000	3,343,000	969,000	626,000	428,000
Other real estate owned	0	0	0	0	0
<b>Other Assets</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

## Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases	0.30			0.37			0.59			0.57			0.56		
90+ days past due loans and leases	0.18			0.26			0.44			0.41			0.39		
Nonaccrual loans and leases	0.15			0.26			0.40			0.36			0.34		
90+ days past due and nonaccrual loans and leases	0.33			0.52			0.84			0.77			0.73		

30–89 days past due restructured	0.08			0.06			0.02			0.01			0.01		
90+ days past due restructured	0.03			0.01			0.01			0			0		
Nonaccrual restructured	0.02			0.01			0.01			0			0		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		

## Percent of Loans and Leases and Other Assets

## 30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.30			0.37			0.59			0.57			0.56		
90+ days past due assets	0.18			0.26			0.44			0.41			0.39		
Nonaccrual assets	0.15			0.26			0.40			0.36			0.34		
30+ days past due and nonaccrual assets	0.63			0.89			1.43			1.33			1.29		

## Percent of Total Assets

90+ days past due and nonaccrual assets	0.25			0.33			0.63			0.58			0.52		
90+ days past due and nonaccrual assets + other real estate owned	0.25			0.33			0.63			0.58			0.52		

Restructured and Nonaccrual Loans and Leases  
+ OREO as Percent of:

Total assets	1.74			1.96			0.81			0.62			0.49		
Allowance for loan and lease losses	96.08			64			51.04			41.23			38.28		
Equity capital + allowance for loan and lease losses	12.84			12.99			6.15			4.65			4.32		
Tier 1 capital + allowance for loan and lease losses	14.54			14.33			7.08			5.34			5.20		
Loans and leases + other real estate owned	2.27			3.12			1.08			0.83			0.68		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



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## Past Due and Nonaccrual Loans and Leases

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due .....	5														
	90+ days past due .....	0														
	Nonaccrual .....	0														
Commercial and industrial	30–89 days past due .....	0.29			0.26			0.48			0.47			0.47		
	90+ days past due .....	0.13			0.14			0.33			0.30			0.30		
	Nonaccrual .....	0.15			0.28			0.44			0.41			0.44		
Individuals	30–89 days past due .....	0.32			0.42			0.64			0.62			0.61		
	90+ days past due .....	0.21			0.31			0.50			0.46			0.43		
	Nonaccrual .....	0.15			0.26			0.38			0.34			0.29		
Depository institution loans	30–89 days past due .....	0														
	90+ days past due .....	0														
	Nonaccrual .....	0														
Agricultural	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Foreign governments	30–89 days past due .....	0														
	90+ days past due .....	0														
	Nonaccrual .....	0														
Other loans and leases	30–89 days past due .....	0.10			0.88			0			0			0		
	90+ days past due .....	0.03			0			0			0			0		
	Nonaccrual .....	0.14			0			0			0			0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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## Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	5														
	90+ days past due .....	0														
	Nonaccrual .....	0														
Revolving	30–89 days past due .....	5														
	90+ days past due .....	0														
	Nonaccrual .....	0														
Closed-end	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Junior lien	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Commercial real estate	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Construction and development	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
1–4 family	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Other	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Multifamily	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Nonfarm non-residential	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Owner Occupied	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Other	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Farmland	30–89 days past due .....															
	90+ days past due .....															
	Nonaccrual .....															
Credit card	30–89 days past due .....	0.35			0.48			0.69			0.65			0.63		
	90+ days past due .....	0.26			0.38			0.55			0.51			0.48		
	Nonaccrual .....	0.14			0.26			0.40			0.35			0.28		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	10,064,000	10,458,000	10,353,000	10,804,000	10,798,000
Retained earnings	14,130,000	15,097,000	13,864,000	12,493,000	8,262,000
Accumulated other comprehensive income (AOCI)	-2,945,000	-2,895,000	-2,737,000	-2,597,000	-2,335,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	21,249,000	22,660,000	21,480,000	20,700,000	16,725,000
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	3,695,000	3,967,000	3,424,000	3,202,000	3,536,000
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	17,554,000	18,693,000	18,056,000	17,498,000	13,189,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	17,554,000	18,693,000	18,056,000	17,498,000	13,189,000
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	1,584,000	1,584,000	1,584,000	1,584,000	1,584,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	55,000	13,000	4,000	2,000	2,000
Additional tier 1 capital before deductions	1,639,000	1,597,000	1,588,000	1,586,000	1,586,000
Less: Additional tier 1 capital deductions	7,000	13,000	16,000	14,000	54,000
Additional tier 1 capital	1,632,000	1,584,000	1,572,000	1,572,000	1,532,000
<b>Tier 1 Capital</b>	19,186,000	20,277,000	19,628,000	19,070,000	14,721,000
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	240,000	360,000	480,000	600,000	600,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	1,000	1,000	0
Allowance for loan and lease losses in tier 2 capital	2,087,000	1,761,000	2,120,000	1,996,000	1,830,000
Exited advanced approach eligible credit reserves					0
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	2,327,000	2,121,000	2,601,000	2,597,000	2,430,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	7,000	13,000	16,000	14,000	9,000
Tier 2 capital	2,320,000	2,108,000	2,585,000	2,583,000	2,421,000
Exited advanced approach tier 2 capital					
Total capital	21,506,000	22,385,000	22,213,000	21,653,000	17,142,000
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	187,117,000	189,019,000	195,720,000	186,432,000	174,754,000
Less: Deductions from common equity tier 1 capital	3,702,000	3,980,000	3,440,000	3,216,000	3,590,000
Less: Other deductions	-88,000	-94,000	-51,000	36,000	-9,000
Total assets for leverage ratio	183,503,000	185,133,000	192,331,000	183,180,000	171,173,000
Total risk-weighted assets	166,529,000	138,340,900	168,538,560	158,814,800	145,877,900
Exited advanced approach total RWA					

## Capital Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Common equity tier 1 capital, column A	10.54			13.51			10.71			11.02			9.04		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	11.52			14.66			11.65			12.01			10.09		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	12.91			16.18			13.18			13.63			11.75		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	10.46			10.95			10.21			10.41			8.60		
Supplementary leverage ratio, advanced approaches HCs							8.76			8.89			7.40		

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## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	386,000	414,000	412,000	382,000	385,000	-6.76	-10.65
Total property and casualty assets	386,000	414,000	412,000	382,000	385,000	-6.76	-10.65
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	234,000	234,000	264,000	273,000	249,000	0.00	-22.26
Total property and casualty equity	234,000	234,000	264,000	273,000	249,000	0.00	-22.26
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	55,000	49,000	82,000	85,000	43,000	12.24	-16.67
Total property and casualty	55,000	49,000	82,000	85,000	43,000	12.24	-16.67
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	70,000	74,000	86,000	80,000	103,000	-5.41	-27.84
Unearned premiums (P/C)	4,000	4,000	7,000	5,000	7,000	0.00	-42.86
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	236,000	218,000	302,000	307,000	318,000	8.26	-28.27
Other insurance activities income	142,000	147,000	154,000	153,000	157,000	-3.40	-7.19
Insurance and reinsurance underwriting income	94,000	71,000	148,000	154,000	161,000	32.39	-46.59
Premiums	94,000	71,000	148,000	154,000	161,000	32.39	-46.59
Credit related insurance underwriting	6,000	6,000	7,000	8,000	8,000	0.00	20.00
Other insurance underwriting	88,000	65,000	141,000	146,000	153,000	35.38	-48.54
Insurance benefits, losses, expenses	75,000	90,000	126,000	110,000	112,000	-16.67	-34.78
Net assets of insurance underwriting subsidiaries	386,000	414,000	412,000	382,000	385,000	-6.76	-10.65
Life insurance assets	189,000	187,000	314,000	453,000	448,000	1.07	-57.34

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0.20			0.22			0.21			0.20			0.21		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	100			100			100			100			100		
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	0			0			0			0			0		
Separate account assets (L/H) / Total life assets .....															
Insurance activities revenue / Adjusted operating income .....	0.56			0.60			0.69			0.76			0.95		
Premium income / Insurance activities revenue .....	39.83			32.57			49.01			50.16			50.63		
Credit related premium income / Total premium income .....	6.38			8.45			4.73			5.19			4.97		
Other premium income / Total premium income .....	93.62			91.55			95.27			94.81			95.03		
Insurance underwriting net income / Consolidated net income .....	0.68			1.56			1.21			1.23			1.57		
Insurance net income (P/C) / Equity (P/C) .....	23.50			20.94			31.06			31.14			17.27		
Insurance net income (L/H) / Equity (L/H) .....															
Insurance benefits, losses, expenses / Insurance premiums .....	79.79			126.76			85.14			71.43			69.57		
Reinsurance recovery (P/C) / Total assets (P/C) .....	0			0			0			0			0		
Reinsurance recovery (L/H) / Total assets (L/H) .....															
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0.20			0.22			0.21			0.20			0.21		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0.84			0.72			1.38			2.07			2.63		
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0			0			0			0			0		

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## Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Foreign Activities</b>					
Total foreign loans and leases	26,835,000	22,300,000	29,607,000	26,615,000	25,414,000
Real estate loans	0	0	0	0	0
Commercial and industrial loans	8,166,000	6,816,000	10,057,000	9,320,000	8,778,000
Loans to depository institutions and other banks acceptances	17,000	0	0	0	0
Loans to foreign governments and institutions	49,000	0	0	0	0
Loans to individuals	18,246,000	15,460,000	19,479,000	17,242,000	16,602,000
Agricultural loans	0	0	0	0	0
Other foreign loans	357,000	24,000	71,000	53,000	34,000
Lease financing receivables	0	0	0	0	0
Debt securities	796,000	710,000	742,000	667,000	671,000
Interest-bearing bank balances	2,019,000	2,257,000	2,320,000	2,094,000	1,683,000
Total selected foreign assets	29,650,000	25,267,000	32,669,000	29,376,000	27,768,000
Total foreign deposits	738,000	902,000	470,000	488,000	478,000
Interest-bearing deposits	6,000	8,000	15,000	28,000	34,000
Non-interest-bearing deposits	732,000	894,000	455,000	460,000	444,000

### Analysis Ratios

Yield: Foreign loans	4.82			5.58			5.13			4.79			4.80		
Cost: Interest-bearing deposits	0			2.74			54.05			14.93			11.68		

### Net Losses as a Percent of Foreign Loans by Type

Real estate loans															
Commercial and industrial loans	0.21			2.95			1.29			1.67			1.28		
Foreign governments and institutions	-2.04														

### Growth Rates

Net loans and leases	20.34			-24.68			11.24			4.73			27.14		
Total selected assets	17.35			-22.66			11.21			5.79			19.57		
Deposits	-18.18			91.91			-3.69			2.09			7.90		

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## Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Retained credit exposure		0	0	0	0	0		
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Unused commitments to provide liquidity (servicer advance)		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
Securitization activities		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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**Servicing, Securitization and Asset Sale Activities—Part 2**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure .....					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Unused commitments to provide liquidity (servicer advance) .....					
Seller's interest carried as securities and loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure .....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		
Total 30–89 days past due securitized assets .....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		
Total 90+ days past due securitized assets .....	0	0	0	0	0		
Total past due securitized assets .....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1–4 family residential loans .....	0	0	0	0	0		
Home equity lines .....	0	0	0	0	0		
Credit card receivables .....	0	0	0	0	0		
Auto loans .....	0	0	0	0	0		
Commercial and industrial loans .....	0	0	0	0	0		
All other loans and leases .....	0	0	0	0	0		
Total net losses on securitized assets .....	0	0	0	0	0		



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**Servicing, Securitization and Asset Sale Activities—Part 3**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b> .....					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b> .....					

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## Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	207,089	339,744	679,928	456,973	77,999	-39.05	386.57
Dividends	0	0	0	0	0		
Interest	0	48,317	209,195	185,605	76,365	-100.00	-100.00
Management and service fees	207,089	291,427	470,733	271,368	1,634	-28.94	
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	176,262	179,762	551,957	245,454	215,410	-1.95	3.49
Dividends	93,068	44,200	115,220	83,000	105,000	110.56	19.32
Interest	37,379	83,005	369,085	120,058	53,517	-54.97	5.40
Management and service fees	45,815	52,557	67,652	42,396	56,893	-12.83	-19.41
Other income	0	0	0	0	0		
Income from subsidiary holding companies	9,156,876	2,862,784	6,433,871	3,362,225	6,071,170	219.86	70.60
Dividends	9,009,000	2,635,000	6,265,000	3,139,000	5,650,000	241.90	83.07
Interest	58,553	96,880	113,582	116,525	127,946	-39.56	-50.48
Management and service fees	89,323	130,904	55,289	106,700	293,224	-31.76	-72.78
Other income	0	0	0	0	0		
Total income from subsidiaries	9,540,227	3,382,290	7,665,756	4,064,652	6,364,579	182.06	70.96
Securities gains (losses)	0	0	0	0	0		
Other operating income	517	5,253	4,339	5,961	6,044	-90.16	-91.99
Total operating income	9,540,744	3,387,543	7,670,095	4,070,613	6,370,623	181.64	70.77
Operating Expenses							
Personnel expenses	359,142	332,765	365,615	336,275	362,129	7.93	-7.34
Interest expense	454,642	570,950	827,565	550,929	418,793	-20.37	-0.23
Other expenses	372,546	618,734	891,214	666,242	629,487	-39.79	-34.17
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	1,186,330	1,522,449	2,084,394	1,553,446	1,410,409	-22.08	-15.81
Income (loss) before taxes	8,354,691	1,865,797	5,585,616	2,517,227	4,960,214	347.78	99.99
Applicable income taxes (credit)	-248,119	-236,399	-281,645	-178,930	-353,991		
Extraordinary items					0		
Income before undistributed income of subsidiaries	8,602,810	2,102,196	5,867,261	2,696,157	5,314,205	309.23	90.99
Equity in undistributed income of subsidiaries	-542,563	1,037,023	890,291	4,230,293	-2,581,440		
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	-25,545	-23,178	-17,370	15,539	-31,209		
Subsidiary holding companies	-517,018	1,060,201	907,661	4,214,754	-2,550,231		
Net income (loss)	8,060,247	3,139,219	6,757,552	6,926,450	2,732,765	156.76	48.92
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	67,523	21,022	97,850	98,539	73,791	221.20	-16.45
Subsidiary holding companys' net income	8,491,982	3,695,201	7,172,661	7,353,754	3,099,769	129.81	45.76

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## Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	49,381	0.10	0	0	4,393,294	8.56	6,811,171	3,890,619		-97.03
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	4,350,000	8.47	6,800,000	3,885,000		-100.00
Other receivables .....	49,381	0.10	0	0	43,294	0.08	11,171	5,619		-83.03
Investment in nonbank subsidiaries .....	9,206,019	19.50	6,910,857	13.44	15,719,036	30.62	9,476,754	6,240,827	33.21	177.45
Common and preferred stock .....	466,946	0.99	441,840	0.86	428,075	0.83	425,964	393,273	5.68	7.55
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	7,707,638	16.32	5,535,656	10.77	14,300,145	27.86	7,445,245	4,079,200	39.24	202.76
Other receivables .....	1,031,435	2.18	933,361	1.82	990,816	1.93	1,605,545	1,768,354	10.51	205.02
Investment in subsidiary holding companies .....	32,421,846	68.66	33,366,491	64.91	26,571,235	51.77	25,738,618	21,685,852	-2.83	34.95
Common and preferred stock .....	22,155,775	46.92	22,864,339	44.48	22,736,990	44.30	21,872,077	17,797,347	-3.10	10.30
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	10,139,912	21.47	10,351,112	20.14	3,700,000	7.21	3,700,000	3,700,000	-2.04	174.05
Other receivables .....	126,159	0.27	151,040	0.29	134,245	0.26	166,541	188,505	-16.47	-47.03
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	1,152	0	876	0	440	0	539	526	31.51	97.26
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	5,340,558	11.31	10,967,258	21.33	4,428,311	8.63	3,284,621	4,725,522	-51.30	2.13
Cash and due from unrelated depository institution .....	881	0	929	0	1,527	0	1,917	775	-5.17	110.77
Premises, furnishings, fixtures and equipment .....	3,304	0.01	3,692	0.01	1,118	0	605	1,034	-10.51	71.90
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	198,747	0.42	156,714	0.30	214,575	0.42	289,814	347,538	26.82	-75.47
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	47,221,888	100.00	51,406,817	100.00	51,329,536	100.00	45,604,039	36,892,693	-8.14	34.72
<b>Liabilities and Capital</b>										
Deposits .....	326	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	5,633,804	11.93	5,005,403	9.74	2,000,125	3.90	640,614	3,858,634	12.55	275.80
Borrowings with maturity over 1 year .....	16,082,265	34.06	17,207,395	33.47	21,771,483	42.42	16,953,709	8,239,849	-6.54	156.51
Subordinated notes and debentures .....	598,139	1.27	597,547	1.16	596,978	1.16	596,429	595,900	0.10	0.46
Other liabilities .....	2,046,947	4.33	1,742,613	3.39	2,196,513	4.28	1,960,551	3,075,638	17.46	33.74
Balance due to subsidiaries and related institutions .....	683,555	1.45	3,872,674	7.53	1,700,663	3.31	3,168,493	2,906,495	-82.35	-85.34
Total liabilities .....	25,045,036	53.04	28,425,632	55.30	28,265,762	55.07	23,319,796	18,676,516	-11.89	72.04
Equity Capital .....	22,176,852	46.96	22,981,185	44.70	23,063,774	44.93	22,284,243	18,216,177	-3.50	8.22
Perpetual preferred stock (income surplus) .....	1,583,825	3.35	1,583,814	3.08	1,583,814	3.09	1,583,814	1,583,814	0.00	0.00
Common stock .....	152,643	0.32	161,431	0.31	162,517	0.32	169,803	172,177	-5.44	-15.78
Common surplus .....	10,182,218	21.56	10,575,875	20.57	10,481,883	20.42	10,841,344	10,843,921	-3.72	-10.26
Retained earnings .....	13,473,846	28.53	13,834,188	26.91	13,864,378	27.01	12,493,091	8,262,361	-2.60	30.02
Accumulated other comprehensive income .....	-2,944,662	-6.24	-2,894,986	-5.63	-2,737,196	-5.33	-2,596,921	-2,428,772		
Other equity capital components .....	-271,018	-0.57	-279,137	-0.54	-291,622	-0.57	-206,888	-217,324		
Total liabilities and equity capital .....	47,221,888	100.00	51,406,817	100.00	51,329,536	100.00	45,604,039	36,892,693	-8.14	34.72
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	136,200	0.29	2,772,226	5.39	0	0	0	961,000	-95.09	-96.63
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	0	0	1,091,400	2.13	2,591,000	1,770,000		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	961,000		-100.00
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

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Peer #

## Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	32.11			13.71			28.13			32.93			13.10		
Bank net income / Average equity investment in banks .....															
Nonbank net income / Average equity investment in nonbanks .....	15.56			4.92			21.77			22.90			17.03		
Subsidiary HCs net income / Average equity investment in sub HCs .....	35.89			17.01			32.09			36.66			15.53		
Bank net income / Parent net income .....	0			0			0			0			0		
Nonbank net income / Parent net income .....	0.84			0.67			1.45			1.42			2.70		
Subsidiary holding companies' net income / Parent net income .....	105.36			117.71			106.14			106.17			113.43		
<b>Leverage</b>															
Total liabilities / Equity capital .....	112.93			123.69			122.55			104.65			102.53		
Total debt / Equity capital .....	100.62			99.26			105.66			81.63			69.69		
Total debt + notes payable to subs that issued TPS / Equity capital .....	100.62			99.26			105.66			81.63			69.69		
Total debt + Loans guaranteed for affiliate / Equity capital .....	100.62			99.26			105.66			81.63			69.69		
Total debt / Equity capital – excess over fair value .....	100.62			99.26			105.66			81.63			69.69		
Long-term debt / Equity capital .....	75.22			77.48			96.99			78.76			48.50		
Short-term debt / Equity capital .....	25.40			21.78			8.67			2.87			21.18		
Current portion of long-term debt / Equity capital .....	0			0			0			0			5.28		
Excess cost over fair value / Equity capital .....	0			0			0			0			0		
Long-term debt / Consolidated long-term debt .....	53.96			51.13			44.80			34.67			18.39		
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	102.01			101.41			100.44			100.06			99.86		
Total investment in subs / Equity capital .....	187.93			175.26			202.41			188.59			174.67		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.06			0.10			0.01			0			-0.01		
Equity investment in subs – equity cap / Net income-div (X) .....	0.07			0.19			0.02			0					
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	382.32			121.03			225.69			146.18			251.47		
Cash from ops + noncash items + op expense / Op expense + dividend .....	368.04			145.27			264.02			138.59			277.50		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	-105.66			318.23			132.61			49.98			81.14		
Pretax operating income + interest expense / Interest expense .....	1,937.64			426.79			774.95			556.91			1,284.41		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	1,937.64			426.79			774.95			556.91			1,284.41		
Dividends + interest from subsidiaries / Interest expense + dividends .....	488.31			142.31			312.02			191.30			357.31		
Fees + other income from subsidiaries / Salary + other expenses .....	46.77			49.91			47.24			41.94			35.47		
Net income / Current part of long-term debt + preferred dividends (X) .....	113.52			39.74			83.43			85.51			2.62		
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	15.89			13.11			-7.16			-7.74			-6.18		
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....															
Nonaccrual .....															
Total .....															
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0			0			0			0			0		
To nonbank subsidiaries .....	0			0			0			0			0		
To subsidiary holding companies .....	0			0			0			0			0		
Total .....	0			0			0			0			0		
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	27.82			26.70			32.81			31.96			64.39		
Combined thrift assets (reported only by bank holding companies) .....	0			0			0			0			30.61		
Combined foreign nonbank subsidiary assets .....	16.18			14.74			19.90			20.06			19.91		

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Peer #

## Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	16.61			70.02			24.53			50.22			23.79		
Dividends declared / Net income .....	17.73			46.89			21.29			19.55			46.25		
Net income – dividends / Average equity .....	26.41			7.28			22.14			26.49			7.04		
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0			0			0			0			0		
Dividends from nonbank subsidiaries .....	6.51			3			8.01			6.13			8.31		
Dividends from subsidiary holding companies.....	630.44			179.01			435.37			231.83			446.99		
Dividends from all subsidiaries .....	636.95			182.01			443.38			237.96			455.30		
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....															
Interest income from bank subsidiaries.....															
Management and service fees from bank subsidiaries .....															
Other income from bank subsidiaries.....															
Operating income from bank subsidiaries .....															
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	137.83			210.26			117.75			84.23			142.29		
Interest income from nonbank subsidiaries.....	55.36			394.85			377.19			121.84			72.53		
Management and service fees from nonbank subsidiaries .....	67.85			250.01			69.14			43.02			77.10		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries .....	261.04			855.11			564.08			249.09			291.92		
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	106.09			71.31			87.35			42.69			182.27		
Interest income from subsidiary holding companies.....	0.69			2.62			1.58			1.58			4.13		
Management and service fees from subsidiary holding companies.....	1.05			3.54			0.77			1.45			9.46		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	107.83			77.47			89.70			45.72			195.86		
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0			0			0			0			0		
Interest income from bank subsidiaries.....	0			1.43			2.73			4.56			1.20		
Management and service fees from bank subsidiaries .....	2.17			8.60			6.14			6.67			0.03		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries .....	2.17			10.03			8.86			11.23			1.22		
Dividends from nonbank subsidiaries .....	0.98			1.30			1.50			2.04			1.65		
Interest income from nonbank subsidiaries.....	0.39			2.45			4.81			2.95			0.84		
Management and service fees from nonbank subsidiaries .....	0.48			1.55			0.88			1.04			0.89		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries .....	1.85			5.31			7.20			6.03			3.38		
Dividends from subsidiary holding companies.....	94.43			77.78			81.68			77.11			88.69		
Interest income from subsidiary holding companies.....	0.61			2.86			1.48			2.86			2.01		
Management and service fees from subsidiary holding companies.....	0.94			3.86			0.72			2.62			4.60		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	95.98			84.51			83.88			82.60			95.30		
Loans and advances from subsidiaries / Short term debt.....	2.42			55.38			54.57			404.46			70.78		
Loans and advances from subsidiaries / Total debt .....	0.61			12.15			4.48			14.24			21.51		